

Report to CABINET

Crisis and Resilience Fund – Utilisation of Grant Allocation

Portfolio Holder:

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Cllr Abdul Jabbar, Deputy Leader and Cabinet Member for Finance, Corporate Services and Sustainability

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23 March 2026

Reason for Decision

This report seeks Cabinet approval to allocate grant funding of £5,746,881 from the UK Government to Oldham Council to deliver the Crisis and Resilience Fund (CRF) from 1 April 2026 to 31 March 2027.

Executive Summary

The purpose of the fund is to provide a safety net for households on low incomes who encounter a financial shock and to invest in building activity that builds individual and community financial resilience to better deal with crises in the long-term, reducing crisis need. This paper sets out how the fund will be utilised to deliver the scheme's objectives.

Recommendations

Cabinet is asked to consider and agree:

- a) accept the full allocation of £5,746,881 of CRF Grant Funding and deliver the scheme outlined in this paper in accordance with DWP scheme guidance;
- b) the Crisis Payment policy, and
- c) the Housing Payment policy.

Table 1: Crisis and Resilience Fund, Recommended Option

Area of Expenditure - Crisis Payment Strand	£m
<p>Supporting families with children and young people eligible for Free School Meals</p> <p>Helping around 21,000 children and young people including pre-school age, school and college age and care-leavers of college age. Funding will be issued via a supermarket voucher over May half-term at £15 and Summer at £50. The total funding across 2026-27 is £65 per eligible child.</p>	1.365
<p>Supporting households who experience a sudden financial shock</p> <p>A crisis payment payable by methods including supermarket voucher, energy voucher, goods in kind and bank payment (in exceptional circumstances) to support a household experiencing a sudden financial shock. The scheme policy is included at <i>Appendix A</i>. This is a fund of last resort for residents in significant need and experiencing a sudden financial shock.</p>	1.000
<p>Supporting sustainable tenancies to prevent households from entering Temporary Accommodation</p> <p>Assessing a households financial circumstances ensuring that all other funding and benefits are exhausted before supporting with a bond and/or up to 3 months' rent as a deposit.</p>	0.310
<p>Grant Funding the Voluntary, Community, Faith and Social Enterprise (VCFSE) sector to distribute crisis funds and support</p> <p>Grant Funding Action Together to manage and distribute across the VFCSE sector supporting a breadth of low-income households experiencing financial crisis including:</p> <ul style="list-style-type: none"> • Essential warm clothing including coats, blankets, bedding, nightwear and school uniform. • Essential items including culturally appropriate food, toiletries, sanitary products and baby items. 	0.200
<p>Providing support in a financial crisis to access food and essential supplies</p> <p>Issuing supermarket vouchers to provide support quickly in a crisis. Issued by front line services supporting residents such as Social Care, Family Hubs, Housing and Customer Service.</p>	0.150
<p>Grant Funding Oldham Foodbank to maintain stock throughout the year</p> <p>Grant Funding Oldham Foodbank to maintain stock levels during lower periods of donations so that residents can access emergency food.</p>	0.040
<p>Crisis Payment Strand Expenditure</p>	3.065

Area of Expenditure - Housing Payment Strand	£m
<p>Housing Payment Scheme – minimum amount stipulated in scheme guidance</p> <p>Replaces Discretionary Housing Payments (DHP) and support housing costs for Housing Benefit and Universal Credit claimants to prevent households from becoming homeless. The scheme policy is included at <i>Appendix B</i>.</p>	0.429
<p>Housing Payment Scheme – additional funding from within CRF to increase Housing Payments funds available</p> <p>Increasing the minimum amount stipulated in scheme guidance providing a total value of £0.507 available for residents.</p>	0.078
<p>Housing Payments Scheme Administration – amount stipulated in scheme guidance</p> <p>Administration of the scheme</p>	0.083
Housing Payment Strand Expenditure	0.590
Area of Expenditure – Resilience Services	£m
<p>Commissioning a financial inclusion front door from simple to complex financial queries</p> <p>This will include a face-to-face offer in each District, a dedicated phone line including evenings from 5pm – 9pm and digital offer. This will be provided by a third-party with specialist knowledge. This is subject to a procurement process with a Cabinet Paper dated 23 February 2025⁶ seeking approval to commence the procurement process. It is anticipated subject to procurement timelines that the offer will be in place by the end of Summer 2026.</p>	0.750
<p>Welfare Rights Service</p> <p>Funding the Council-delivered Welfare Rights service to support residents with complex benefit applications, tribunals and appeals.</p>	0.385
<p>Income Maximisation Team</p> <p>Funding a new Council-delivered service to support residents to maximise their income. This will largely focus on benefit uptake ensuring that residents are receiving the support they are entitled to. The team will proactively contact residents who may be entitled to receive support and will also deliver drop-ins.</p>	0.150
<p>Grant Funding measures to improve energy efficiency and to reduce energy bills</p> <p>National Energy Action (NEA) will continue to deliver a hub at the Millennium Centre throughout the funding period. This will include offering energy advice, navigating and accessing government funding such as retrofit and insulation and delivery measures to improve energy efficiency and reduce energy bills for residents in significant financial need.</p>	0.110

<p>Expanding the Holiday Activity and Food (HAF) Programme to low-income households</p> <p>Additional funds for the Holiday Activity and Food programme. This expands the offer to low-income households who do not qualify for Free School Meals. Specific sessions will be provided for children and young people living in Temporary Accommodation.</p>	0.050
<p>Grant Funding Oldham Credit Union</p> <p>Grant Funding Oldham Credit Union to provide a range of products and services to support residents to access affordable loans.</p>	0.036
<p>Grant Funding Inclusive Bytes</p> <p>Grant Funding Inclusive Bytes to continue to deliver an all-age Digital Inclusion Hub at Spindles throughout the funding period.</p>	0.020
<p>Resilience Services Strand Expenditure</p>	1.501
<p>Area of Expenditure - Community Co-ordination</p>	£m
<p>Improving the quality, sustainability and consistency of community provided advice and guidance</p> <p>Training, guidance and support to avoid residents experiencing financial crisis and to ensure timely support when financial crisis is experienced wherever a resident may turn to. Delivering co-ordinated financial support campaigns and establishing a network and partnership to share data and insight, lived experiences and solutions to prevent financial crisis.</p>	0.200
<p>Community Co-ordination Strand Expenditure</p>	0.200
<p>Area of Expenditure – Scheme Delivery</p>	£m
<p>Scheme delivery costs:</p> <ul style="list-style-type: none"> • Contingency budget • 1 x FTE Financial Inclusion Manager • Financial Inclusion system to identify residents who may be eligible for benefits and income calculator • 1.55 x FTE Crisis Payments Officer • 1 x Customer Service officer for outbound calls • Print and postage and communications campaign costs • Action Together and Oldham Foodbank Admin Fee (capped at 5%) 	0.391
<p>Scheme Delivery Strand Expenditure</p>	0.391
<p>Total Scheme Expenditure</p>	5.747

1 Background

- 1.1 Oldham Council has been allocated £5,746,881 to deliver the CRF over the 12-month funding period, 1 April 2026 to 31 March 2027. This level of funding is also available for 2027-28 and 2028-29.
- 1.2 CRF replaces the Household Support Fund (HSF) and Discretionary Housing Payments (DHP) and provides a longer-term financial commitment. During the final round of HSF covering 2025-26, Oldham Council received £4.264 million and £429,000 in DHP funding providing a total of £4.693 million. CRF represents an increase in funding of £1.054 million available to Oldham Council to ensure we are supporting residents who are experiencing financial crisis as well as increasing individual and community financial resilience.

DWP Scheme Guidance – Objectives and Principles

- 1.3 The purpose of the fund is to provide a safety net for households on low-incomes who encounter a financial shock and to invest in building activity that builds individual and community financial resilience to better deal with crises in the long-term, reducing crisis need. The schemes objectives are to:
- Provide effective crisis support: timely, needs-focussed assistance to mitigate or prevent the impacts of crises.
 - Improve individuals' financial resilience: enabling households to withstand and recover from financial shocks.
 - Bolster local support networks: creating a joined-up visible local welfare landscape.
- 1.4 The scheme guidance sets out several principles for delivery of CRF:
- Support should be person-centered, needs-based, holistic and with a no-wrong front -door and trauma-informed approach.
 - Avoid 'first come, first serve' models with crisis payments available for the full duration of the funding period.
 - Crisis payments are a gateway to wider support and warm referrals to resilience services should be in place.
 - Focus on those most in need – the UK Government scheme guidance recognises that some Free School Meal (FSM) eligible families may not routinely need support during every school holidays. The Government may seek extra information on how this is supporting the funds aims if FSM support is provided during the holidays.
 - Scheme delivery costs must be reasonable but there is no cap as in HSF.
- 1.5 CRF should be delivered across 4 strands with no minimum spend with the exception of Housing Payments.

DWP Scheme Guidance – Crisis Payments Strand

- 1.6 Authorities must have a Crisis Payment Scheme available throughout the year that residents can access through an application. Councils must take a needs-based approach to assess and prioritise recipients of Crisis Payments. Crisis payments are intended to meet occasional or short-term needs and cannot provide an alternative source of regular income.
- 1.7 In deciding whether to award a crisis payment, authorities should consider a crisis as a circumstance of pressing need which requires immediate action to prevent or remedy negative outcomes. Payments must be assessed and processed quickly within a target of 48 hours. This could include, but is not limited to, people going without material essentials such as food, shelter heating, essential items such as furniture and appliances or services such as water or energy. It is at the authorities discretion to determine whether an

individuals situation constitutes a crisis. Authorities should consider resources available to the applicant and their households such as money in savings or other assets.

- 1.8 Authorities must deliver crisis payments with cash and cash alternatives such as vouchers or in-kind good and services.

DWP Scheme Guidance – Housing Payments Strand

- 1.9 Housing Payments replace Discretionary Housing Payments (DHP) and provides financial support to residents claiming Housing Benefit or Universal Credit who experience a shortfall in their housing costs.

- 1.10 Requesting support should be via an application whereby authorities can determine and assess an individual's circumstances.

DWP Scheme Guidance – Resilience Services Strand

- 1.11 Resilience Services are services, programmes and activities that support building financial resilience for individuals and communities. These are often delivered by the VCFSE but can also be delivered directly by the Authority.

- 1.12 In building financial resilience, Councils can help their citizens manage financial shocks, preventing occurrence, recurrence and escalation of crises. There is no prescriptive list to define eligible spend, however Authorities should consider implementing services that can deliver:

- Budget maximisation: such as funding advice services
- Income maximisation: such a benefit checks and application support
- Income smoothing: such as access to affordable credit
- Financial capability: such as financial education

- 1.13 Councils are expended to use a significant amount of their total fund allocation on resilience services.

DWP Scheme Guidance – Community Co-ordination Strand

- 1.14 Authorities are required to use part of their funding to create a more connected local welfare landscape. Activities in this strand will build partnerships and referral pathways including effective co-ordination of statutory and VCFSE services creating more financially resilient communities.

DWP Scheme Guidance – Communication and Delivery Plans

- 1.15 Authorities must make sure their CRF schemes are clearly advertised, inclusive and accessible. Authorities must use the terms 'Crisis Payment' and 'Housing Payment' for naming their schemes and both must reference that they are funded by the CRF using UK Government Branding. Resilience Services should reference that they are funded by CRF wherever possible. It is mandatory for Authorities to make public their plans for the fund including a website page and non-digital offer.

- 1.16 Delivery Plans must be submitted annually and signed off by the Section 151 Office. Management Information returns using the scheme template must be submitted on a six-monthly basis and should also be signed off by the Section 151 Officer.

2 Current Position

- 2.1 With Oldham being the 11th most deprived of 296 authorities in England and the 2nd most deprived of the 10 Greater Manchester Local Authorities (Indices of Deprivation 2025), it is vital that we have a clear offer to support residents experiencing financial crisis as well as building financial resilience.
- 2.2 Data and insight have been used to inform the proposed options in addition to engagement with teams delivering the fund and Oldham Positive Action Network (OPAN) to ensure lived experienced is understood and the voices of experiences used in designing services.
- 2.3 There has also been considerable engagement with Greater Manchester Combined Authority (GMCA) and the ten Greater Manchester Councils to create consistency wherever possible in scheme policy and delivery.
- 2.4 Furthermore, a Task and Finish Group was established with Elected Members on the theme of financial inclusion to ensure Elected Members experiences in supporting residents in financial need has been considered.

Crisis Payments Strand

- 2.5 As outlined in *Table 1*, it is proposed to utilise £3.065 million of CRF on the Crisis Payment strand.

Free School Meals Support during school holidays

- 2.6 £1,365,000 will be available to prevent holiday hunger and support around 21,000 children eligible for means-tested Free School Meals. This includes from preschool age up to and including young people and care leavers of college age with a supermarket voucher over May half-term at £15 and Summer holidays at £50.
- 2.7 As outlined in *section 1.4*, the CRF scheme guidance does not consider that being eligible for Free School Meals is in itself an indicator of financial crisis. However, it is important that Oldham families and educational setting are supported to plan for this change and can access other crisis and resilience offers and support. It is therefore proposed to implement a transitional approach with clear communications plan in place for families and educational settings in readiness for the new school year 2026-27. This will include the range of support available in Oldham as part of the Council's We Can Help campaign. This approach at the time of writing is consistent with the approach being taken by 9 of the 10 Greater Manchester authorities. Impact will be closely monitored so that the CRF scheme for 2028-28 can be developed taking this change into account.

Crisis Payment Scheme - supporting households who experience a sudden financial shock

- 2.8 £1,000,000 is provisioned for a crisis payment scheme via an application process whereby a residents circumstances and needs will be assessed. The accompanying policy outlining how funds will be prioritised is outlined in *Appendix A*.
- 2.9 The new scheme will incorporate what was previously the Council's Local Welfare Provision (LWP) scheme providing white goods, furniture and beds to residents in significant financial need. For ease, one scheme will operate that residents can apply to for multiple types of crisis support - making discretionary schemes easier to access was a clear recommendation from OPAN's engagement. Similarly to LWP, Crisis Payments will be a scheme of last resort for residents experiencing significant financial crisis. This will include supermarket vouchers so that residents can choose their own supermarket of choice to

access food and essential items. It will also include energy payments and access to monies into bank accounts and other methods on a case-by-case basis. Once applications and accompanying evidence have been provided, residents will be notified within a target time of 2 working days (in line with the previous LWP scheme) if they are being provided with support. Residents will be encouraged to access wider resilience support to ensure that wherever possible, future crisis can be avoided.

Supporting sustainable tenancies to prevent households from entering Temporary Accommodation

- 2.10 As of January 2026, 546 Oldham households are living in temporary and commissioned accommodation including 692 children. This has decreased from 658 households in January 2025.
- 2.11 In response to the housing crisis, it is proposed in accordance with UK Government guidance that as in previous rounds on HSF, a proportion of funds are used to support sustainable tenancies for households working with the Housing Options service to prevent families from entering Temporary Accommodation. Each case is assessed to ensure that all other funds for example Housing Payments are utilised first as well as a review of household income to ensure that properties are affordable.

Grant Funding the Voluntary, Community, Faith and Social Enterprise (VCFSE) sector to distribute crisis funds and support

- 2.12 As in previous HSF schemes, provision has been made for crisis support delivered directly across the VCFSE sector co-ordinated by Action Together. This ensures that residents can access support via several routes depending on their needs and circumstances. This includes older people, people from specific communities, for example, the Romani community and people without recourse to public funds.

Providing support in a financial crisis to access food and essential supplies

- 2.13 The Council has distributed emergency supermarket vouchers for several years through the HSF to support front-line workers to support a household to quickly gain access to food and essential supplies via a supermarket voucher.
- 2.14 During the two previous rounds of HSF, the breadth of teams that can issue supermarket vouchers was increased to ensure crisis support can be provided at the first point of contact wherever possible. This is an important offer ensuring that residents can access essential supplies including sanitary items, personal care goods, nappies, wipes and formula depending on the household needs. It also provides dignity and a person-centred approach to the household to choose their own food and essential supplies.

Grant Funding Oldham Foodbank to maintain stock throughout the year

- 2.15 HSF has been used for past 2 years to support Oldham Foodbank to maintain stock levels during quieter periods of donations to ensure that crisis food supplies can be accessed. It is proposed to continue to support Oldham Foodbank with the first round of CRF.

Housing Payments Strand

- 2.16 As outlined in *Table 1*, it is proposed to utilise £590,000 of CRF on the Housing Payment strand.

Housing Payment Scheme

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- 2.17 £429,000 is stipulated by DWP in the scheme guidance for Oldham Council to spend on Housing Payments to cover shortfalls in costs for residents receiving Housing Benefit or Universal Credit. This is with the aim of avoiding homelessness where possible. £83,000 has been earmarked for the review, assessment and issuing of Housing Payments. This will take place within the Revenues and Benefits service. Councils can increase the fund available for Housing Payments and an additional £78,000 is proposed providing a total of £507,000 scheme for eligible residents to apply to.

Resilience Services Strand

- 2.18 As outlined in *Table 1*, it is proposed to utilise £799,000 of CRF on the Resilience Services strand.

Commissioning a financial inclusion front door from simple to complex financial queries

- 2.19 Oldham Council currently provides and grant funds several financial inclusion services supporting multiple levels of need from low level issues to complex advice and guidance.
- 2.20 Citizens Advice Stockport, Oldham, Rochdale and Trafford (CA SORT) have been funded for several years to provide legal and advice services to residents in Oldham. This arrangement has been renewed on an annual basis and has been funded by a variety of core and external funding sources during this time. The offer covers a wide range of areas including debt, welfare benefits, housing, employment, energy, immigration and asylum. The offer includes online, phone, and an in-person offer in each of Oldham's districts to meet the needs and preferences of residents in accessing support and services. Demand has increased for the service through the pandemic and cost of living crisis. In 2024-25, CA SORT answered 22,000 calls from Oldham residents, with around 1,500 people accessing face to face services each quarter. The most common presenting issues were benefits and debt. The service delivers considerable income gains for Oldham residents with circa £6.9 million in 2024-25 along with £1.6m of debt written off.
- 2.21 This offer sits alongside the Council's Helpline service. In 2024-25, the Helpline answered 16,385 calls. The Helpline was set up at the start of the Covid 19 pandemic and evolved into a cost-of-living support offer. The Helpline has been grant funded by HSF throughout and is not part of core revenue budgets. Duplication has been identified following a service review. There is an opportunity to consolidate and strengthen the offer through the expertise of a reputable, trusted and commissioned partner with expertise at all levels of financial support and debt advice and therefore improving the experience and quality of support for residents.
- 2.22 In addition, the Warm Homes service also provides energy advice and crisis support duplicating the work of Citizens Advice and Helpline. The service has also seen external funding withdrawn in the last twelve months and has no core revenue budget available for 2026-27.
- 2.23 Moving forwards, a sustainable financial inclusion and support offer will be established with resident focus at the core of an approach. The Helpline, Warm Homes service and CA SORT will be consolidated into a single commissioned service. Expert and multi-complexity support will be available to residents to support them to navigate and resolve financial issues wherever possible and to access the various support available nationally, regionally and locally. The new service will be funded in full by CRF releasing £378,000 of core revenue funds in 2026-27.
- 2.24 The commissioned service will be available via face-to-face support in each District, with a dedicated phone line including evenings between 5pm – 9pm and online support. This

approach was outlined in a Cabinet Paper on 23 February 2026 seeking approval to progress the procurement process with the aim of the new service being in place by the end of Summer 2026. A transition plan will be in place to manage the changeover including resourcing, engagement and communications.

Welfare Rights Service

- 2.25 Moving forwards, the Council's Welfare Rights service will also be funded in full by CRF avoiding £385,000 of revenue budget expenditure.
- 2.26 Working closely with the commissioned financial inclusion and support service, Welfare Rights will continue to offer support with complex benefit applications, tribunals and appeals. The service will signpost to crisis payments, housing payments and resilience services on a case-by-case basis.

Income Maximisation Team

- 2.27 The Income Maximisation Team are a new Council-delivered service to support residents to maximise their income. It is anticipated that the team will be up and running by the end of Summer 2026. This offer has been identified as meeting a gap in current provision following on from engagement with services, elected members, the VCFSE and OPAN as part of developing the Oldham CRF scheme.
- 2.28 The team will largely focus on benefit uptake ensuring that residents are receiving the support they are entitled to. The team will proactively contact residents who may be entitled to receive support and will also deliver drop-in sessions in each District. The team will work in a data-focused way being clear about the outcomes and financial gains they deliver. Similarly to Welfare Rights, the service will signpost to crisis payments, housing payments and resilience services on a case-by-case basis.

Grant Funding measures to improve energy efficiency and to reduce energy bills

- 2.29 With the changes proposed in *section 1.5* in regard to the Warm Homes service, it's important to ensure that residents experiencing financial crisis where eligible can access measures to improve energy efficiency and reduce energy bills.
- 2.30 The proposed funding will support National Energy Action (NEA) to continue to deliver a hub at the Millennium Centre throughout the funding period. This will include offering energy advice, navigating and accessing government funding such as retrofit and insulation and delivery measures to improve energy efficiency and reduce energy bills for residents in significant financial need.

Expanding the Holiday Activity and Food (HAF) Programme to low-income households

- 2.31 It is proposed to continue following previous rounds of HSF to expand access to the Government funded Holiday Activities and Food programme (HAF) scheme by including low-income households above the Free School Meals threshold. This will ensure that children from low-income households can receive a hot meal and enriching activity over the holidays. The offer will also include specific provision for children and young people living in Temporary Accommodation.

Grant Funding Oldham Credit Union

- 2.32 Grant Funding Oldham Credit Union helps to provide a range of products and services to support residents with access to affordable loans. This ensures we meet the scheme

guidance outlined in *section 1.13* by providing affordable credit options to residents. This will be fully funded by CRF releasing £36,000 of core revenue funds in 2026-27.

Grant Funding Inclusive Bytes

- 2.33 Inclusive Bytes will deliver an all-age Digital Inclusion Hub at Spindles throughout the funding period. This will include delivering the Donate IT Oldham scheme providing devices and data to residents who need a device or data and do not have the funds available. This also includes leading the digital champions network across Oldham and ensuring consistent advice and information is provided as part of a no-wrong front-door approach. Lastly the funding will support the continuation of Hoot Hubs across the borough and delivery of drop in sessions across the Library network making sure that residents experiencing financial crisis can access support and services.

Community Co-ordination Strand

- 2.34 As outlined in *Table 1*, it is proposed to utilise £200,000 of CRF on the Community Co-ordination strand.
- 2.35 As part of the engagement with staff, residents and elected members outlined in *sections 2.2 – 2.4*, it was clear that understanding how to navigate the local welfare landscape in Oldham could significantly be improved.
- 2.36 This strand will focus on mapping current provision, identifying overlaps and gaps in support and services. It will also focus on ensuring clear pathways are in place and information about how to access support. Training will also be in place provided by the commissioned partner outlined in *section 2.23* to ensure consistency of knowledge and signposting across the Oldham system. Lastly co-ordinated financial support campaigns will be in place to maximise our collective impact on benefit uptake as well as establishing a network and partnership to share data and insight, lived experiences and solutions to prevent financial crisis.

Scheme Delivery Costs

- 2.37 Costs to administer the CRF schemes will also be incurred. As outlined in *Table 1*, it is proposed to utilise £391,000 on scheme delivery as set out in *Table 1*.
- 2.38 A communications plan is being developed to ensure residents are kept informed about the work we are doing to support the most vulnerable and that those residents in need will know how to access support. The help available will form part of the Council's' re-launched 'We Can Help' campaign.
- 2.39 We will ensure the breadth of support available is promoted throughout the year particularly during the autumn and winter. The plan will also signpost to other support available including from our partners so that residents can get a full view of all the help available to them.

3 Options/Alternatives

- 3.1 **Option 1** – Do not accept £5,746,881 from UK Government and do not deliver the Crisis and Resilience Fund.

Pros – none identified.

Cons – failing to deliver much needed support to residents experiencing cost of living and housing crisis and failing to deliver a resilient and joined up financial support landscape in Oldham.

Option 2 – Accept the full allocation of £5,746,881 of CRF Grant Funding and deliver the scheme outlined in this paper in accordance with UK Government scheme guidance and approve the Crisis Payment policy and Housing Payment policy.

Pros – A comprehensive first-year CRF scheme prioritising crisis needs, issuing housing payments, developing financial resilience through a new one-front door approach and building our community co-ordination in the local welfare landscape to join up support.

Cons – none identified.

4 Preferred Option

- 4.1 The proposed option provides a transitional scheme maintaining some aspects of HSF funded delivery and developing new approaches to support crisis and resilience.
- 4.2 The scheme proposed will ensure the full grant funding is spent in accordance with the grant funding criteria from the DWP within the limited time allocated.

5 Consultation

- 5.1 Engagement with staff, residents, elected members via a Task and Finish Group, the VCFSE, GMCA and the 10 Greater Manchester councils has taken place as outlined in *sections 2.1 - 2.4*.

6 Financial Implications

- 6.1 The preferred option is to accept the full allocation of £5,746,881 of CRF Grant Funding and deliver the scheme outlined in this paper in accordance with UK Government scheme guidance and approve the Crisis Payment policy and Housing Payment policy.
- 6.2 The Council has been awarded £5,747,881 through the Crisis and Resilience Fund (CRF) for the period 1 April 2026 to 31 March 2027. This funding is fully ringfenced and must be used in line with Department for Work and Pensions (DWP) scheme guidance. The total proposed programme costs of £5.74,881 align with this allocation.
- 6.3 The CRF provides resources to deliver activity across all four required strands. Crisis Payments, Housing Payments, Resilience Services, and Community Co-ordination, together with scheme delivery costs. Expenditure plans meet the requirement to fund Housing Payments at or above the minimum level set by DWP.
- 6.4 The model generates several revenue budget savings by consolidating existing, separately funded support services into the CRF-funded framework:
 - £378k saving from ceasing core revenue funding for the Helpline and Warm Homes functions, which will be replaced by a commissioned Financial Inclusion Front Door.
 - £385k saving from funding the Welfare Rights Service through CRF rather than core budgets.
 - £36k saving from transferring Oldham Credit Union support from core revenue to CRF.

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- 6.5 These savings contribute meaningfully to the Council's medium-term financial sustainability while maintaining and strengthening support for residents in crisis.
- 6.6 Robust governance requirements apply to CRF. The Council must submit an annual Delivery Plan, signed by the Section 151 Officer, and provide six-monthly Management Information returns. The scheme will be actively monitored throughout the year to ensure:
- Expenditure remains within budget.
 - resources are prioritised effectively to avoid early overspending.
 - compliance with CRF conditions is maintained; and
 - Any emerging financial pressures are identified and addressed promptly.
- 6.7 There are no unfunded financial pressures, as all activity proposed can be fully delivered within the confirmed 2026/27 allocation.

(Matthew Kearns, Finance Manager)

7 Legal Implications

- 7.1 I confirm the proposals are lawful and comply with the Council's constitution.

(Bryan Boese, Solicitor)

8 Procurement Implications

- 8.1 No implications. I can confirm the procurement process we will follow for the £1 million Crisis Payment Scheme will be a Closed Tender. Following market testing, currently there are 2 potential providers that can provide the service required. This is detailed in a Cabinet Paper dated 23 March 2026. The procurement of a Financial Inclusion Service is detailed in a Cabinet Paper dated 23 February 2026. Both are fully funded by the Crisis and Resilience Fund.

(Angela Porter, Senior Category Manager - Commercial and Environment)

9 HR Implications

- 9.1 The workforce implications arising from the implementation of the Crisis and Resilience Fund (CRF) relate primarily to the creation of new posts and the alignment of these roles with ongoing service redesign activity.
- 9.2 The proposal includes the establishment of several new CRF-funded roles across Crisis Payments, Income Maximisation and customer support functions. Job evaluation for all new posts has been completed, ensuring appropriate grading in line with Council policy. Recruitment will proceed following the Council's recruitment processes.
- 9.3 The redesign of financial inclusion and crisis support pathways will require clear integration of these new roles with existing teams to ensure consistent referral routes, improved triage and strengthened customer pathways. No changes are proposed to existing posts and no impact on current Council employees is anticipated. As the commissioning activity relates to the creation of a new service, there are no TUPE implications.

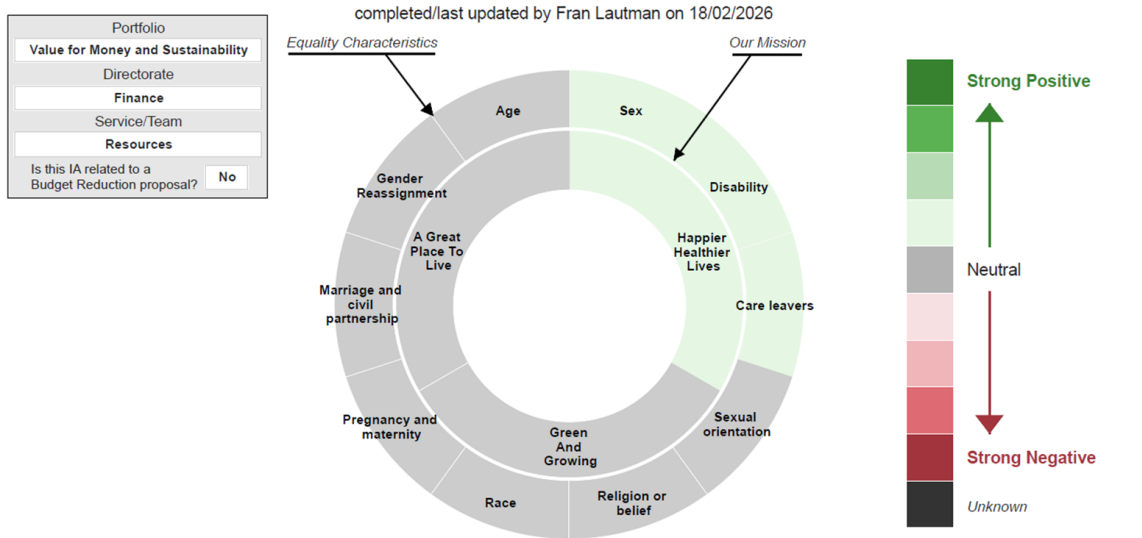
9.4 HR will continue to support managers to implement the new roles, embed revised workflows and ensure that workforce planning aligns effectively with the new operating model.

(Jingwen Yang, Workforce Business Partner)

10 Equality Impact

10.1 This fund will support households on low incomes who encounter a financial shock. This includes families with children eligible for free school meals, households facing sudden financial shocks, and supporting sustainable tenancies. The Equality Impact Assessment is included below.

Crisis and Resilience Fund Utilisation of Grant Allocation



Equality Characteristics

Category	Impact	Likely	Duration	Impact Score	Comment
Age	Neutral	Very Likely	Long Term	0	
Gender Reassignment	Neutral	Very Likely	Long Term	0	
Marriage and civil partnership	Neutral	Very Likely	Long Term	0	
Pregnancy and maternity	Neutral	Very Likely	Long Term	0	
Race	Neutral	Very Likely	Long Term	0	
Religion or belief	Neutral	Very Likely	Long Term	0	
Sexual orientation	Neutral	Very Likely	Long Term	0	
Care leavers	Moderate Positive	Possible	Short Term	1	This fund will support households on low incomes who encounter a financial shock. This includes families with children eligible for free school meals, households facing sudden financial shocks, and supporting sustainable tenancies.
Disability	Moderate Positive	Possible	Short Term	1	This fund will support households on low incomes who encounter a financial shock. This includes families with children eligible for free school meals, households facing sudden financial shocks, and supporting sustainable tenancies.
Sex	Moderate Positive	Possible	Short Term	1	This fund will support households on low incomes who encounter a financial shock. This includes families with children eligible for free school meals, households facing sudden financial shocks, and supporting sustainable tenancies.

Our Mission / Corporate Priorities

Category	Impact	Likely	Duration	Impact Score	Comment
A Great Place To Live	Neutral	Very Likely	Long Term	0	
Green And Growing	Neutral	Very Likely	Long Term	0	
Happier Healthier Lives	Moderate Positive	Possible	Short Term	1	This fund will support households on low incomes who encounter a financial shock. This includes families with children eligible for free school meals, households facing sudden financial shocks, and supporting sustainable tenancies.

(James Mulvaney, Policy Manager)

11 Key Decision

11.11 Yes

12 Key Decision Reference

12.1 FCR-02-26

13 Background Papers

13.1 None

Crisis Payment Scheme Policy 2026/27

**Guidelines for the operation of the Housing
Payment element of the Crisis and Resilience
Fund.**

23 March 2026

Review date: 23 March 2027

1. Background

- 1.1 Oldham Council has delivered a Local Welfare Provision (LWP) scheme from 1 April 2013 following changes introduced by the Welfare Reform Act 2012. This followed the Welfare Reform Act 2012. Although there was no statutory requirement for local authorities to operate a local welfare scheme, Oldham Council considered it in the best interests of residents to provide a local safety net as part of our commitment to work with a resident focus.
- 1.2 1 April 2026, the UK Government is introducing the Crisis and Resilience Fund (CRF). The CRF provides grant funding for local authorities in England to support low-income households who encounter a financial shock and to support activity that builds individual and community financial resilience. The CRF covers the period 1 April 2026 to 31 March 2029.
- 1.3 In accepting the grant funding, Oldham Council is required to have a Crisis Payment scheme. The Council has consolidated its previous LWP scheme into the Crisis Payment Scheme so that residents have a single, clear route into local crisis support.
- 1.4 Our commitment to work with a resident focus is reflected in the Crisis Payment scheme. It uses the expertise and local knowledge of Council officers, the Voluntary, Community, Faith, Social Enterprise sector (VCFSE), and partner agencies in working together at pace to support residents in difficult circumstances.
- 1.5 The Council's commitment to working with a resident focus is reflected in the Crisis Payment Scheme. The scheme uses the expertise and local knowledge of Council officers, the voluntary, community, faith and social enterprise sector (VCFSE), and partner agencies to support residents quickly and with dignity when they are in difficult circumstances. Effective local welfare schemes work best where they combine immediate crisis support with strong local partnerships and act as a gateway into wider advice and support.
- 1.6 Oldham Council is also committed to supporting local people to find sustainable, long-term solutions, so that help is provided to prevent people from facing crises and needing crisis support in the future. As part of assessing an application for a Crisis Payment, the Council will identify whether the applicant could benefit from other forms of support, including referrals or warm handovers to resilience services to address the root causes of hardship where this is possible and appropriate. This may also include Housing Payments (replacing Discretionary Housing Payments from 1 April 2026) for residents in receiving Housing Benefit or Universal Credit.

2. Scheme Purpose and Prioritisation

- 2.1 The purpose of the Crisis Payment Scheme is to provide timely, short-term support when sudden financial shocks occur, and the applicant cannot meet their essential needs. This is with the aim to help residents:
 - maintain a warm, safe home;

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- remain safe and well (including where there is risk to health or wellbeing);
 - access essential services such as health care and
 - travel to employment, training, education or essential appointments where needed

all with the aim of avoiding homelessness or severe hardship that may arise from a sudden crisis.

2.2 The scheme is intended to alleviate immediate crisis and reduce the escalation of harm. It is not designed to address ongoing financial hardship caused by day-to-day budgeting pressures where there is no immediate crisis event.

What do we mean by Crisis?

2.3 For the Crisis Payment scheme, **a crisis is an unexpected event or sudden change in circumstances that creates an immediate risk to a person or household's health, safety or ability to remain in their home, and where they do not have the financial means or support available to resolve the situation without urgent help.**

2.4 Examples may include (not exhaustive):

- fire, flood or other sudden damage to the home;
- fleeing domestic abuse or immediate safety concerns;
- leaving care, prison, detention, hospital, residential care or supported accommodation and
- sudden illness, disability, bereavement or relationship breakdown that creates immediate hardship.

Prioritisation

2.5 Funding is limited and must be prioritised based on need. The scheme should be used when there is no other reasonable alternative support available either from the Council, statutory services, or partner organisations, and where the applicant does not have sufficient savings or other funds available to cover essential needs.

2.6 The following groups will normally be prioritised where there is an immediate crisis:

- care leavers under the age of 25
- families with children under 5
- households where a member is pregnant
- households with one working-age adult
- households with a resident over 65

2.7 This list is not exhaustive and does not create an automatic entitlement to an award.

2.8 Where demand exceeds available funds, the Council may prioritise applications based on:

- severity and immediacy of risk (including risk of homelessness, harm or safeguarding concerns);

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- vulnerability within the household including but not limited to children under the age of 5, pregnancy, disabilities, serious illness, older age and care experience;
 - whether the crisis can be resolved through other support;
 - previous awards and repeat presentation and
 - remaining budget and forecast demand (to ensure the scheme remains available across the year).

3. Scheme Principles

3.1 The Crisis Payment scheme is based around the following principles:

- **Fairness and consistency:** The Council will treat each applicant fairly and equitably, with full consideration given to their circumstances.
- **Person centred:** The Council will treat everyone as an individual with different needs and circumstances taking and will be trauma informed in its approach.
- **Fund of last resort:** The scheme is intended to support people who cannot access support through other means. Applicants will be expected to explore and accept alternative support where it is available and appropriate.
- **Discretionary scheme:** The scheme is discretionary. Applicants do not have a statutory right to an award. The Council will consider applications that meet this policy, subject to available funding.
- **Budget-limited:** The scheme is funded from a limited budget. The Council may vary the operation of the scheme during the year to ensure awards do not exceed funding available. This may include tightening eligibility, limiting awards, or prioritising certain types of support.
- **Prevention and resilience:** Regardless of the outcome of an application, the Council will provide information, signposting or referrals to help reduce the likelihood of future crisis. Good crisis support should act as a gateway to wider help where possible.
- **Partner referrals and trusted referrers:** The Council will accept referrals from professionals and partners on behalf of a resident, with the resident's consent. A resident may still need to provide evidence to support a decision. The Council may define and maintain a list of "trusted referrers".
- **Reasonable adjustments and accessibility:** The scheme will be accessible, and reasonable adjustments will be considered for residents who need additional support to apply or provide evidence.

4. Eligibility Criteria

4.1 To be eligible, the applicant must be:

- aged 16 or over;

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- a resident of Oldham Borough, or be able to demonstrate they are about to become a resident of the borough;
 - experiencing an immediate crisis as defined in this policy and
 - unable to meet essential needs without support.

4.2 Applicants will normally be in receipt of benefits such as Universal Credit, Housing Benefit, Council Tax Reduction, or disability-related benefits. Awards may be made in exceptional circumstances to applicants not in receipt of these benefits where sudden crisis and financial hardship is evidenced.

4.3 An award will not normally be made where:

- Help is likely to be available from other Council funds or partner schemes that can meet the need.
- The applicant has access to other funds that could reasonably cover the crisis, such as savings.
- The applicant owns a property other than the one in which they live (unless exceptional circumstances apply).
- The need has arisen solely due to a decision or action that was reasonably avoidable, such as deliberate disposal of resources (e.g. savings).
- The applicant has received a Crisis Payment recently and there is no exceptional justification for a further award

4.4 The scheme is designed for short-term crisis. The Council may:

- Limit repeat awards within a defined period (for example, within 6 months).
- Apply additional checks for repeat applications and
- Require engagement with support services as part of the assessment (for example debt or welfare advice), where appropriate and refuse repeat support when engagement with resilience service has not taken place.

4.5 Any limits and conditions must be applied fairly and consistently as part of a person centred and trauma informed approach with discretion retained for exceptional circumstances.

5. The Application Process

5.1 The application process aims to be clear, transparent and accessible. Applications can be made:

- Online via the Council website with access to Wi-Fi and computers across the library network.
- Through a trusted referrer (professional or partner service) supporting the applicant.

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- With assisted support at the Customer Service Centre at Spindles

5.2 A phone line is available to answer queries about the process and to support residents who may struggle to apply online.

Who can apply?

5.3 An application can be made by:

- the person to whom the application relates (the applicant)
- another person on behalf of the applicant (a representative), with the applicant's consent.

5.4 The Council requires reasonable evidence to assess an application. This includes:

- proof of identity and address (where needed);
- evidence of income and benefits;
- evidence of the crisis event (for example fire report, tenancy notice, hospital discharge evidence);
- evidence of essential expenditure and immediate need and
- bank statements or similar were proportionate and necessary.

5.5 The applicant will normally be asked to provide evidence within **10 working days** of the request, although this may be extended where there are exceptional circumstances or barriers. The application cannot be assessed if evidence is not provided. If evidence is not provided and there is no contact or reasonable explanation, the application will be treated as withdrawn.

Verification and checks

5.6 The Council reserves the right to verify information provided. This may include checks with:

- Other Council departments.
- Government agencies
- Other local authorities
- External organisations where relevant
- Fraud prevention checks

5.7 The Council may use information for the detection and prevention of crime including fraud and may share information lawfully for these purposes.

5.8 CRF guidance also includes audit expectations in relation to voucher use and recycling expired vouchers. The Council will ensure its processes support audit and reporting requirements.

5.9 The application process is designed to provide consistent and fair decision making by gathering appropriate data and supporting information in an accessible way.

5.10 The Council may request reasonable evidence in support of an application for a Crisis Payment award:

- The applicant will be asked to provide evidence within 10 working days of the request, although this can be extended in exceptional circumstances.
- If the applicant is unable to or does not provide the required evidence within the timeframe stipulated, then the application will be treated as withdrawn by the applicant.
- The Council reserves the right to verify any information or evidence that the applicant supplies third parties including other council departments, government agencies, other local authorities, external organisations or individuals. The Council may also use the information for detection and prevention of fraud.
- Under data sharing powers contained within the Welfare Reform Act 2012 those administering the scheme will have access to DWP data in relation to benefits to support decision making.

6. Decision Making

6.1 In deciding whether to make a Crisis Payment award, the Council will take a holistic view of the applicant's needs and circumstances, the nature of the crisis, and the available funding. The Council will consider:

- the financial circumstances of the applicant and their household;
- essential expenditure and immediate needs;
- level of debt and vulnerability indicators;
- medical issues, illnesses or disabilities of the applicant and their household;
- availability of other support from Council funds, DWP, or partners;
- safeguarding issues or risk of harm;
- whether a Crisis Payment would resolve or reduce the immediate crisis;
- whether an award would help prevent escalation or homelessness and
- whether referrals to wider support should be made.

Decision Timescales

6.2 The Council aims to make decisions as quickly as possible, recognising the urgent nature of crisis support. Where evidence is complete, the Council will aim to determine applications within 2 working days. Further time may be needed if additional checks are required or if information from partners has not been provided within this timeframe.

Award determination

6.3 If the Council decides an award can be made, it will determine:

- what type of support is appropriate based on the applicants' circumstances;
- the value or quantity of support;
- the method of delivery and
- whether additional conditions apply such as engagement with resilience services.

7. Types of Support

7.1 Crisis Support provided through the Crisis Payment Scheme is intended to be short-term and to stabilise the household following an immediate crisis. The scheme does not provide ongoing financial support or long-term income replacement.

7.2 The scheme may provide support to meet essential needs. This may include:

Immediate essentials:

- food
- essential items such as toiletries, personal hygiene products, sanitary products
- baby items such as nappies and wipes

Essential household items:

- beds and bedding
- essential furniture
- white goods for cold food storage, cooking and washing
- kitchen starter packs

Support with utilities:

- fuel and energy support

Essential travel:

- to work to ensure continued employment
- to education
- to health appointments

7.3 To reduce the Council's carbon footprint and support value for money, items may be new or pre-loved. Pre-loved items will be reconditioned and checked prior to being offered and may include a warranty were provided through suppliers.

What the scheme will not normally fund

7.4 Crisis Payments will not normally be awarded for:

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- televisions, satellite costs or repairs
 - installation of telephone lines
 - ongoing housing costs or rent arrears
 - general debts, fines or loans
 - motor vehicle expenses (except limited essential travel support as above)
 - TV licences
 - costs associated with care provision
 - non-essential goods or services

7.5 The Council retains discretion to determine what is essential based on the circumstances.

7.6 The Council will determine the most appropriate method of support, based on the type of need, risk, and safeguarding considerations. Support may be provided by:

- supplier order and payment by the Council for suitable goods or services
- food and fuel vouchers
- energy top-ups through approved mechanisms
- prepaid cards or similar controlled payment methods where available
- cash payment in exceptional circumstances where this is the most appropriate and proportionate way to resolve the crisis, and where any risks can be managed

7.7 The Council may make awards to:

- the applicant or
- their partner (where this is appropriate and supports household stability)

7.8 Where the Council provides vouchers, it will have full regard to Crisis and Resilience Fund audit expectations and reporting requirements.

7.9 The Council will determine the most appropriate method of support to be provided to successful applicants. The decision will be made based on the type of support required and the individual's circumstances.

8. Notification

8.1 The applicant and any representative or trusted referrer (where applicable) will be notified of the outcome.

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- 8.2 The Council will notify the applicant by the most appropriate method, which may include telephone, letter or email.
- 8.3 Where the application is successful, notification will include:
- what support has been awarded and how it will be provided;
 - any next steps and
 - signposting or referrals to resilience services as appropriate.
- 8.4 Where the application is unsuccessful, or does not meet the level requested, notification will include:
- the reasons for the decision;
 - details of the right to request a review and
 - signposting to other support services including resilience services.

9. Rights of Review and Complaints

- 9.1 The Crisis Payment Scheme is discretionary and is not subject to a statutory appeals process.

Explanation and review

- 9.2 An applicant (or their representative) who disagrees with a decision may request:
- an explanation of the decision, and or
 - a review of the decision
- 9.3 A request for review must normally be received within 10 working days of the initial notification.
- 9.4 Requests can be made:
- by email to LWP.CrisisPayments@oldham.gov.uk
 - In writing to Local Welfare Provision and Crisis Payments Team, Spindles Shopping Centre, West Street, Oldham, OL1 1LF
- 9.5 Where possible, the Council will try to resolve issues quickly by explaining decisions clearly.
- 9.6 If a review is requested, it will be undertaken by an officer who was not involved in the original decision. The Council may request additional evidence for the applicant to enable the review. If evidence is not provided within 10 working days, the review will be completed based on the information available

Complaints

9.7 If the applicant remains dissatisfied after a review, they may submit a formal complaint through the Council's complaints process. Complaints can be made by

- filling out the complaint form on the council website;
- by emailing customer.feedback@oldham.gov.uk or
- by calling 0161 770 8122.

9.8 Following the Council's final response, applicants may escalate to the Local Government and Social Care Ombudsman (LGSCO).

10. Fraud and recovery of awards

10.1 If the Council becomes aware that information in an application was incorrect, or relevant information was not disclosed (intentionally or otherwise), the matter may be investigated.

10.2 Any applicant who attempts to fraudulently claim support may be committing a criminal offence, including under the Fraud Act 2006, and this could lead to criminal proceedings.

10.3 The Council will seek to recover the value of any award made as a result of fraud or misrepresentation.

11. Safeguarding and Wider Support

11.1 The Council recognises that applicants may be vulnerable and may present with safeguarding concerns. Where appropriate, the Council may:

- make referrals to safeguarding services and
- with an applicants consent, support referrals to resilience services internally and outside of the Council to reduce the need for future crisis support. Future crisis payment support may be refused if resilience services have not been accessed.

12. Monitoring

12.1 The scheme is subject to regular monitoring and review. The Council will maintain management information to support:

- projected allocation of funds and spend;
- volumes of applications and awards;
- decision timeliness;
- repeat applications and outcomes;
- equalities data;
- access channels used;
- number of reviews and review outcomes;
- referrals to resilience services and signposting activity and
- audit and reporting requirements associated with the Crisis and Resilience Fund including any required management information returns.

Equalities

- 12.2 The Council is committed to ensuring the Crisis Payment Scheme is fair, accessible and inclusive for everyone. In operating the scheme, the Council will have due regard to the Public Sector Equality Duty under the Equality Act 2010. The Council will take reasonable steps to ensure residents are not disadvantaged in accessing the scheme because of disability, language, literacy, digital exclusion or other barriers This may include:
- providing reasonable adjustments for disabled applicants;
 - offering support to complete applications where needed;
 - providing translation services where appropriate;
 - accepting applications via trusted referrers or representatives and
 - providing assisted digital support through Council services and partners.
- 12.3 The Council will capture and monitor equality data to help ensure the scheme is accessible to all parts of the community to identify any unintended barriers to access and to establish whether any specific groups or communities require engagement and/ or targeted support to access Crisis Payments.

13. Communications

- 13.1 The Council will publicise the scheme and provide information to relevant agencies, stakeholders and Council services, including how to apply and how trusted referrers can support residents.
- 13.2 The latest version of this policy will be available on the Council website.

14. Scheme Review

- 14.1 The Council reserves the right to review and revise the scheme at any time based on:
- demand and funding position
 - learning from delivery
 - changes to government guidance or grant conditions
 - audit findings and equality monitoring
- 14.2 A Crisis Payment Policy forms part of the Cabinet Paper outlining the Oldham Crisis and Resilience Fund Scheme. Changes to the Crisis Payment scheme mid-year are delegated to the Executive Director of Resources in consultation with the Deputy Leader and Cabinet Member for Finance, Corporate Services and Sustainability.

Crisis and Resilience Fund Housing Payment Policy

**Guidelines for the operation of the Housing
Payment element of the Crisis and Resilience
Fund.**

23 March 2026

Review date: 23 March 2027

1. Introduction

- 1.1 In July 2001 the Discretionary Housing Payment Scheme was introduced giving Councils' powers to make a Discretionary Housing Payment (DHP) to top up Housing Benefit and Council Tax Benefit.
- 1.2 The DHP policy was revised to reflect changes to the benefits system introduced by the Welfare Reform Act 2012; this includes the introduction of Universal Credit, the size criteria and the benefit cap.
- 1.3 From April 2013 Council Tax Benefit was replaced by a localised Council Tax Reduction (CTR) scheme and from that date, awards of DHP no longer covered help with paying Council Tax. From April 2019, the Council has instead made provision for the award of Exceptional Hardship Payments (EHPs) to support those facing exceptional hardship in paying their Council Tax. Information about EHPs can be found on the Council's website: www.oldham.gov.uk
- 1.4 Our policy has been developed based on the Discretionary Housing Payments Good Practice Guide (updated May 2022) issued by the Department for Work and Pensions.
- 1.5 From 1 April 2026, DHP will be replaced by Housing Payment (HP) as part of the Crisis and Resilience Fund (CRF). The HP will closely replicate existing DHP guidelines and will adopt a phased transition over the 3-year funding period.
- 1.6 All officers involved in the consideration and processing of HP applications will adhere to this policy.

2. Purpose of the Scheme

- 2.1 The purpose of this policy is to specify how Oldham Council will operate the HP scheme and indicate some of the factors that will be considered when assessing if a HP can be made. Each case will be treated strictly on its merits, and all residents will be treated equally and fairly.
- 2.2 The HP Government contributions are specified by Government, and this budget will be allocated to support those most in need, including those affected by Welfare Reform.
- 2.3 Oldham Council will consider making a HP to residents who meet the qualifying criteria as specified in this policy. Oldham Council will seek through the operation of this policy to:
 - alleviate poverty
 - encourage and sustain people in employment
 - sustain tenancies and prevent homelessness
 - support vulnerable young people in the transition to adult life

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- encourage Oldham residents to obtain and sustain employment
 - safeguard residents in their homes
 - help those who are trying to help themselves
 - keep families together
 - support vulnerable or elderly in the local community
 - help claimants through personal crises and difficult events
 - promote good educational outcomes for children and young people
 - support those affected by welfare reform
 - support care leavers up to the age of 25

3. Principles of the scheme

3.1 The main features of the HP scheme are that:

- HP's are not payments of Housing Benefit (HB)
- there must be entitlement to the minimum amount of HB or Universal Credit including the housing element for rental costs (UCHE), for any period that a HP is awarded.
- the operation of the scheme is for Oldham Council to determine
- it is a discretionary scheme
- a resident does not have a statutory right to a payment
- the amount that can be paid by Oldham Council in any financial year is cash-limited by the Secretary of State and may be reduced, or increased in subsequent years
- the support should be seen as short term. However, in some instances the award can be used to provide longer-term support.

3.2 HP's cannot be used to;

- pay ineligible service charges
- minimise the effect of DWP sanctions
- make payment when HB/UCHE is suspended or
- when a resident does not have a minimum entitlement of HB or UCHE

N.B. The housing costs to which the HP relates do not have to be the housing costs of the property for which the benefit is awarded. For example, HP can be used for a rent deposit or rent in advance for a property that the claimant is yet to move into, if the applicant is already entitled to HB or UCHE for their present home.

4. The Application Process

4.1 A request for a HP is made by the completion of an online application form which is available from the council website www.oldham.gov.uk/HP. Assistance to complete an application will be provided by telephone and with assisted support at the Customer Service Centre at Spindles.

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- 4.2 The claimant will be required to submit the e-form to the Council. The Council will request further information as required and/or verify any information or evidence provided. The Evidence must be provided within one month of the request, although this can be extended in appropriate circumstances. If the resident is unable to or does not provide the required evidence, the Council will still consider the application based on the information it does hold such as on the HB database and/or DWP systems.
- 4.3 Oldham Council will first explore options available to the claimant and will liaise with the homelessness prevention team in order to negotiate with the landlord a more affordable rent (where it is appropriate to do so.)
- 4.4 Oldham Council will use HP as a gateway to further support by using referral pathways to build financial resilience and reduce crisis need by making referrals to internal services and external advice agencies that can provide advice and information on managing finances and personal budgeting, where this could assist in providing a long-term financial solution.
- 4.5 Oldham Council will also undertake proactive exercises to determine specific categories of claimant who may be eligible for a HP. These cases may be awarded a HP without completing an application form.

5 Deciding whether to award a HP

- 5.1 In deciding whether to award a HP, the Council will consider:
- the shortfall between HB/UCHE and rent liability;
 - any steps taken by the resident to reduce their rent liability, such as seeking to take on more affordable accommodation
 - the financial circumstances of the resident, any partner, their dependents and other occupiers of their household
 - the income and expenditure of the resident
 - resident, any partner, their dependents and other occupiers of their household
 - any savings or capital the resident or any partner, their dependents and other occupiers of their household may hold
 - the level of indebtedness of the resident and their family;
 - any medical issues, or other special needs, of the resident, partner or dependents, or other members of their household;

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- the nature of the circumstances of the resident, for example where the resident has moved house in order to find more affordable accommodation and the fares to their place of work are now considerably higher;
 - whether the circumstances of the resident are such that a HP would not alleviate the problems of the resident within a reasonable period (say 12 months);
 - the Local Housing Allowance rates.
 - the effect of the April 2013 Size Criteria changes for Social Housing Tenants; Priority will be given to those who:
 - have had a property significantly adapted to meet disablement needs
 - need additional space because of their disability
 - are taking the necessary steps to either downsize or take on a boarder/lodger, (but see circumstances when a HP will not be awarded at 8.1 below)
 - the effect of the Benefit Cap changes to Housing Benefit. Priority will be given to those who can demonstrate that they are;
 - taking the necessary steps to help themselves and are working towards getting a job or additional income to meet the loss in HB/UCHE
 - taking the necessary steps to move to cheaper alternative accommodation, but see circumstances when a HP will not be awarded in 6.1 below
 - any other special circumstances the Council are aware of
 - the possible impact on the Council of not making such an award, e.g., the resident becoming homeless, fuel poverty, child poverty etc., and the costs associated with this
 - the amount available in the HP budget (the Council's overall cash limit is determined by the Government);

5.2 The Council will decide how much to award based on all the circumstances. This will be any amount between the rental liability and the amount of benefit already awarded by the Council.

5.3 An award of HP does not guarantee that a further award will be made at a later date even if the resident's circumstances have not changed.

6 Circumstances when a HP will not be awarded

- 6.1 When a HP application is received from a resident who cannot demonstrate that they are taking the necessary steps to help themselves i.e., they have not approached or are not in continual engagement with relevant bodies that will help support them.
- 6.2 When a HP application is received from a resident who is not considered to be a settled resident in Oldham i.e., is not living and claiming HB/UCHE in the boundary area for the borough.
- 6.3 When a HP application is received from a resident that shows the overall income exceeds the outgoings or where the application shows there is unreasonable expenditure.

7 Period of Award

- 7.1 The Council will decide the length of time for which a HP will be awarded based on the evidence supplied and the facts known.
- 7.2 The start date of an award will normally be:
- the Monday following the date the application for HP is received, or
 - the date on which entitlement to HB or UCHE commenced (providing the application for HP is received within one calendar month of the claim for HB/UCHE being decided), whichever is the earlier or the most appropriate.
 - The Council will not usually award a HP for a period exceeding 26 weeks. HP are intended as short-term assistance and the claimant will be expected to make clear attempts to improve their financial and housing circumstances during any award. In exceptional circumstances the Council will consider an indefinite award or until such a time the resident's circumstances change.
 - Claimants may make subsequent applications once their initial award has expired or if their circumstances have changed or worsened if their original application has been previously refused. There is no guarantee that future applications will result in a HP award or at the same level of award, but each case will be treated on its own merits.
 - The Council will consider any reasonable request for backdating an award, but this consideration will normally be limited to the current financial year.
- 7.3 All awards will be dependent on the funding available to the Council.

8 Payment of One-Off Lump Sums

- 8.1 The Council will consider all reasonable requests for one off lump sum payments for example for; rent deposit, help with removal costs and rent in advance but usually only where benefit is not being paid direct to the landlord.
- 8.2 Any one-off lump sum payment for rent in advance and rent deposit will usually be restricted to a maximum that is equal to one-month contractual rent.
- 8.3 HP can be awarded for a rent deposit or rent in advance for a property that the claimant is yet to move into if they are already entitled to HB or UC at their present home.
- 8.4 When awarding HP for a rent deposit or rent in advance, it must be established that:
- the property is affordable for the tenant; and
 - the tenant has a valid reason to move; and
 - the deposit or rent in advance is reasonable; and
 - The move is within the borough.
- 8.5 It must be established with the claimant whether they:
- are due to have a deposit or rent in advance in respect of their existing tenancy returned to them; or
 - have received assistance from another department within the Council with a rent deposit (such as a rent deposit guarantee scheme or similar).

9. Change of Circumstances

- 9.1 The claimant must inform the Council if there has been a change in the claimant's circumstances.

10. Notification

- 10.1 Oldham Council will notify the resident of the outcome of their request within fourteen days of making a decision.

Where the application is successful, Oldham Council will inform the resident of:

- the weekly amount of the award;
- the period of the award;
- the reason for the award;
- the method of payment;
- the conditionality (requirement to undertake take certain activities), where appropriate;
- the need to report changes of circumstances;

Where the request for a HP is unsuccessful Oldham Council will explain the reasons why the decision was made and explain their rights for a review of the decision.

11. Payment of a HP

11.1 The Council will decide the most appropriate person to pay based on the circumstances of each case. This includes:

- the resident;
- their partner;
- an appointee;
- their landlord (or an agent of the landlord);
- any third party to whom it might be appropriate to make payment.

11.2 The Council will pay an award of HP by electronic transfer

11.3 Payment frequency will normally be made in line with the HB/UCHE award.

12. Overpayments

12.1 The Council will seek to recover any HP found to be overpaid. Normally this will involve issuing an invoice to the resident or the person to whom the award was paid.

12.2 The Council will not normally seek recovery for any overpayment of HP caused through our error.

12.3 A decision that a HP is overpaid will be notified by decision letter. The claimant may request a review of the decision based upon the grounds that:

- the calculation of the overpayment is incorrect
- the overpayment should not be recoverable as it was caused by Council error.

13. Fraud

13.1 Oldham Council is committed to the fight against fraud in all its forms. Where the Benefits Service suspects that such a fraud may have occurred, the matter will be investigated as appropriate, and this may lead to criminal proceedings being instigated. Any resident who tries to fraudulently claim a HP might have committed an offence under the Theft Act (2006).

14. Review of a Decision

14.1 Oldham Council can review a HP decision in the event of a dispute, either at the time of the initial rejection or after a cancellation or recovery.

14.2 A HP decision cannot be appealed to a Housing Benefit Tribunal. However, the claimant may take any disputes to the local government ombudsman, where there is an allegation of maladministration.

15. Publicity

15.1 Oldham Council will publicise the scheme internally and externally through the Council's website and the use of partner organisations working with all interested parties to achieve this. A copy of this policy statement will be available on the Council's website.

16. Monitoring

- Oldham Council will retain overall responsibility for the monitoring of HP awards against HP budget, to ensure the scheme is administered in accordance with Council policy and within Government and Council budget.
- HP may be delivered by other organisations on behalf of Oldham Council.

17. Further assistance and information

- Residents will be signposted and referred to other organisations which can provide assistance and support.
- Information will be available at http://www.oldham.gov.uk/info/100001/benefits_and_money

18. Policy Review

- 18.1 The Council reserves the right to review and revise the policy at any time based on information gained as a result of operating the scheme.
- 18.2 The HP Policy forms part of the Cabinet Paper outlining the Oldham Crisis and Resilience Fund Scheme. Changes to HP scheme mid-year are delegated to the Executive Director of Resources in consultation with the Deputy Leader and Cabinet Member for Finance, Corporate Services and Sustainability.